



**OFFER
RENEWED**

RESOLVE YOUR ACCOUNT
FOR LESS THAN YOU OWE

PAY \$28,842.32

INSTEAD OF \$126,390.53

WE'LL RELEASE YOUR LIEN

ACT NOW!

John D Brinkley
1115 Loraine Ave
Plainfield, NJ 07062-2026

March 27, 2019

Account: 3900533572
Property Address:

1115 Loraine Ave
Plainfield, NJ 07062

Dear John D Brinkley:

We still hold a lien on your property, which may affect your ability to sell or refinance.

You can still resolve your home equity outstanding balance by paying a fraction of the amount you owe. We'll release the lien and report to the credit agencies that you've resolved the account.

CHOOSE YOUR OPTION. RETURN THE SLIP BELOW ALONG WITH YOUR PAYMENT USING THE ENCLOSED ENVELOPE.

**OPTION 1
One-Time Payment — Offer Amount**

Total Payoff Amount: \$28,842.32

**OPTION 2
12-Month Payoff**

Total Payoff Amount: \$31,728.00

Monthly Payment: \$2,644.00

**OPTION 3
36-Month Payoff**

Total Payoff Amount: \$34,596.00

Monthly Payment: \$961.00

If you don't choose an option above, you'll still be responsible for the full amount owed.
Paying the full amount of \$126,390.53 is also an option.

Once you've paid the chosen amount, your account will be closed.

We'll release the lien and notify the credit reporting agencies that your account has been paid for less than the full balance. You'll have to find out if there are other liens, but a clear title to a property may allow for an easier sale or refinance of a home. For questions or more information on the lien(s) we hold on the property, please call us at 1-877-836-3040.

YEAR-END TAX INFORMATION: As required by the IRS, we'll report the amount of cancelled debt to you on an IRS Form 1099-C (Cancellation of Debt) for the appropriate tax year. You may want to ask your tax/financial advisor, call the IRS at 1-800-829-1040, or visit IRS.gov for information about how this may affect you.

You need to act soon!

Sincerely,

Anuj Jain
Managing Director

P.S. This is a great opportunity to close out your outstanding balance — call us at 1-877-836-3040 with any questions.

Esta carta contiene información importante de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, por favor llame al 1-877-836-3040.

PLEASE SEE THE IMPORTANT INFORMATION ON THE NEXT PAGE.



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